

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Hal W. Guthrie and Larry Chrestman executed a Deed of Trust dated May 16, 2007 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2721, Page 178, Office of the Chancery Clerk, DeSoto County, Mississippi, and amended by that certain Amendment To Real Estate Deeds Of Trust appearing of record in Trust Deed Book 3254, Page 453, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated April 28, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3160, Page 160.

WHEREAS, Hal W. Guthrie and Larry Chrestman executed a Deed of Trust dated October 16, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2969, Page 443, Office of the Chancery Clerk, DeSoto County, Mississippi, and amended by that certain Amendment To Real Estate Deeds Of Trust appearing of record in Trust Deed Book 3254, Page 453, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated April 28, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3160, Page 161.

WHEREAS, Hal W. Guthrie and Larry Chrestman executed a Deed of Trust dated January 9, 2009 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2983, Page 378, Office of the Chancery Clerk, DeSoto County, Mississippi, and amended by that certain Amendment To Real Estate Deeds Of Trust appearing of record in Trust Deed Book 3254, Page 453, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated April 28, 2010 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3160, Page 162.

9-21-11

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 21st day of September, 2011, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in the County of DeSoto, Mississippi.

PARCEL 1

DESCRIPTION OF A 13.55 ACRE TRACT IN THE SOUTHWEST QUARTER OF SECTION 26; TOWNSHIP 1 SOUTH; RANGE 8 WEST AND THE SOUTHEAST QUARTER OF SECTION 27; TOWNSHIP 1 SOUTH; RANGE 8 WEST, CITY OF HORN LAKE, DESOTO COUNTY, MISSISSIPPI

Commencing at a point commonly accepted as the Southwest corner of Section 26; Township 1 South; Range 8 West, said point being on the centerline of State Highway 302 a distance of 842.20 feet east of the intersection of State Highway 302 with the centerline of the Canadian Northern Railroad; thence N 89°52'09" E along the centerline of State Highway 302 a distance of 970.88 feet to a point; thence N 00°45'02" W a distance of 95.01 feet to a point on the north right-of-way line of State Highway 302, said point being the point of beginning; thence N 01°12'12" W a distance of 366.50 feet to a point; thence N 86°20'56" W a distance of 1781.53 feet to a point; thence S 17°35'34" E and parallel to and 150 feet perpendicular to the east right of way line of the Canadian Northern Railroad a distance of 424.05 feet to the northwest corner of the Bell 3-Lot Subdivision; thence N 89°24'32" E along the north line of said subdivision a distance of 212.53 feet to the northeast corner of said subdivision; thence N 00°09'09" E a distance of 182.52 feet to a point; thence N 89°52'09" E a distance of 180.00 feet to a point; thence S 00°09'09" W a distance of 158.66 feet to a point; thence N 89°52'09" E a distance of 255.00 feet to a point; thence S 00°09'09" W a distance of 150.00 feet to a point in the north right of way line of State Highway 302 (50 feet from centerline); thence N 89°52'09" E along said north right of way line a distance of 8.58 feet to the southwest corner of the Jordan 2-Lot Subdivision; thence around the said Jordan 2-Lot Subdivision the following calls; N 00°07'58" W a distance of 189.56 feet, N 89°52'08" E a distance of 257.21 feet, S 00°07'51" E a distance of 130.00 feet to a point in the north right of way line of State Highway 302 (110 feet from centerline); thence N 89°52'09" E along the said north right of way line a distance of 74.00 feet to a point (110 feet from centerline); thence S 86°47'49" E along said north right of way line a distance of 250.42 feet to a point (95 feet from centerline); thence N 89°52'09" E along said north right of way line a distance of 420.58 feet to the point of beginning and containing 13.55 acres, more or less. Bearings are relative to Mississippi State Plane Grid North (NAD 1983 – West Zone).

PARCEL 2

Lying and being situated in Section 27, Township 1 South, Range 8 West, in the Town of Horn Lake, DeSoto County, Mississippi, more particularly described as follows, to wit:

Located in Section 27, Township 1 South, Range 8 West, described as beginning at a point in the North line of Goodman Road (50 feet wide) at the Southeast corner of Parcel 3 of said W.S. Jordan property a distance of 590.0 feet East of the Easterly right-of-way of the Illinois Central

Railroad; thence East along the North line of Goodman Road a distance of 75.0 feet to a point at the Southwest corner of Parcel 5 of said W.S. Jordan property; thence North a distance of 150.0 feet to a point at the Northwest corner of said Parcel 5; thence West a distance of 75.0 feet to a point at the Northeast corner of said Parcel 3; thence South a distance of 150.0 feet to the Point of Beginning.

INDEXING INSTRUCTIONS: Located in the Southeast Quarter of Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi.

LESS & EXCEPT that property conveyed to The City of Horn Lake, MS in Book 140, Page 317.

LESS & EXCEPT that property conveyed to DeSoto County, MS is Book 140, Page 476.

LESS & EXCEPT 0.03 acres conveyed to Mississippi State Highway Commission in Book 242, Page 336.

PARCEL 3

Parcel 3 of the W.S. Jordan property being part of Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as shown by the W.H. Porter survey of said property dated March 17, 1965, and more particularly described as follows:

Located in Section 27, Township 1 South, Range 8 West, described as beginning at a point in the North line of Goodman Road (50 feet wide) at the Southeast corner of Parcel 2 of said W.S. Jordan property 510 feet East of the Easterly right-of-way of the Illinois Central Railroad; thence East along the North Line of Goodman Road 80.0 feet to a point at the Southwest corner of Parcel 4 of said W.S. Jordan property; thence North 150.0 feet to a point at the Northwest corner of said Parcel 4; thence West 80.0 feet to a point at the Northeast corner of said Parcel 2; thence South 150 feet to the point of Point of Beginning and being the same property conveyed by W.S. Jordan, et ux, to Robert W. Jordan by deed of record in Book 88, Page 305 and a copy of the pertinent portion of said survey by W.H. Porter being recorded in Trust Deed Book Records Book 192, Page 166, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

INDEXING INSTRUCTIONS: A tract of land located in the Southeast Quarter of Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi.

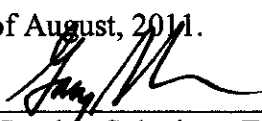
LESS & EXCEPT that property conveyed to City of Horn Lake, MS in Book 140, Page 323.

LESS & EXCEPT 0.04 acres conveyed to Mississippi Transportation Commission in Book 253, Page 283 and Book 259, Page 669.

Each parcel of the above-described real property will be offered for sale separately. Thereafter, all of the above-described real property will be offered for sale together as a whole. The bid or combination of bids that bring the highest amount will be accepted. If no bids are received for any parcel or parcels, then such parcel or parcels will not be sold. There is no warranty relating to title, possession, quiet enjoyment, habitability, fitness or the like.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 23rd day of August, 2011.



Gary P. Snyder, Substitute Trustee
Watkins Ludlam Winter & Stennis, P.A.
P.O. Box 1456
Olive Branch, MS 38654
662-895-2996

Publish: August 30, 2011; September 6, 2011; September 13, 2011 and September 20, 2011.

NOTICE OF SALE BY SUBSTITUTE TRUSTEE

WHEREAS, Bryan Homes, Inc. executed a Deed of Trust dated September 5, 2003 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 1822, Page 679, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 15, 2011 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3331, Page 659.

WHEREAS, Bryan Homes, Inc. executed a Deed of Trust dated September 15, 2008 to J. Patrick Caldwell, Trustee for BancorpSouth Bank, said Deed of Trust appearing of record in Trust Deed Book 2960, Page 164, Office of the Chancery Clerk, DeSoto County, Mississippi.

WHEREAS, the aforesaid BancorpSouth Bank, the holder of said Deed of Trust and the Note secured thereby, substituted Gary P. Snyder, as Trustee therein, as authorized by the terms thereof, by instrument dated August 15, 2011 and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Trust Deed Book 3331, Page 658.

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said Deeds of Trust, and the legal holder of said indebtedness, BancorpSouth Bank, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deeds of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

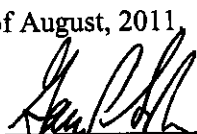
NOW, THEREFORE, I, Gary P. Snyder, Substitute Trustee in said Deeds of Trust, will, on the 21st day of September, 2011, offer for sale and will sell at public outcry, to the highest bidder for cash, within legal hours (being between the hours of 11 A.M. and 4 P.M.) at the East front door of the County Courthouse at Hernando, County of DeSoto, Mississippi, the following described property lying and being situated in DeSoto County, Mississippi.

Lot 110, Section C, Ph. II, Wedgewood Farms, in Section 35, Township 1 South, Range 7 West, as per plat thereof recorded in Plat Book 71, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 22nd day of August, 2011.

9-21-11



Gary P. Snyder, Substitute Trustee
Watkins Ludlam Winter & Stennis, P.A.
P.O. Box 1456
Olive Branch, MS 38654
662-895-2996

Publish: August 30, 2011; September 6, 2011; September 13, 2011 and September 20, 2011.

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 30, 2009, Robert Lee Gallagher, Jr. and Elizabeth Tate Gallagher executed a Deed of Trust to Colmon Mitchell, Trustee for the benefit of First Security Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 3027, at Page 682, corrected and re-recorded in Deed of Trust Book No. 3291, at Page 382, to which reference is herein made; and

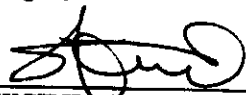
WHEREAS, First Security Bank substituted and appointed Hugh H. Armistead as Substitute Trustee in and for the above described Deed of Trust pursuant to said Deed of Trust and the indebtedness secured thereby, in lieu and in place of the aforesaid Trustee, Colmon Mitchell, by instrument dated the 15th day of April, 2011, and filed in Deed of Trust Book No. 3294, at Page 152, in the land records of the Office of the Chancery Clerk of DeSoto County, Mississippi; and

WHEREAS, default having been made in payment of the indebtedness secured by said Deed of Trust, and the holder of the Note and Deed of Trust having requested the undersigned Substitute Trustee so to do, I will on **Wednesday, September 21, 2011**, offer for sale at public outcry and sell during the legal hours between the hours of 11:00 A.M. and 4:00 P.M. at the East front door of the County Courthouse of DeSoto County, Mississippi, for cash and to the highest and best bidder, the following described real property, situated in DeSoto County, Mississippi, to-wit:

Lot 51, Emery Hills Subdivision, in Section 27, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 102, Pages 23-24, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, this the 29th day of August, 2011.



HUGH H. ARMISTEAD,
Substitute Trustee
6879 Crumpler Boulevard, Suite 100
Olive Branch, MS 38654
662-895-4844

Publish: August 30th, September 6th, and September 13th, 2011

9-21-11

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on May 23, 1997, E Dwaine Heaberlin executed a promissory note payable to the order of Norwest Mortgage, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated May 23, 1997, executed by E Dwaine Heaberlin and Cheryl H. Heaberlin, and being recorded in Book 909 at Page 395 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Norwest Mortgage Closing Services, Trustee and to Norwest Mortgage, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association as Trustee for GSMPS Mortgage Loan Trust 2004-1, by an Assignment filed of record on June 13, 2011, and recorded in Book 3,311 at Page 462 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association as Trustee for GSMPS Mortgage Loan Trust 2004-1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Norwest Mortgage Closing Services, the same having been recorded in Book 3,311 at Page 466 of the records of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 21st day of September, 2011, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

Lot 2974, Section N, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 8-9, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing Instructions: Lot 2974, Section N, Southaven West Subdivision, DeSoto County, Mississippi

More commonly known as: 1732 Springfield Cove, Southaven, Mississippi 38671

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

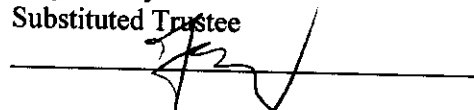
As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

9-21-11

This 19th day of August, 2011.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee



Insertion Dates:
August 30, 2011; September 6, 2011; September 13, 2011; and September 20, 2011

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI)
COUNTY OF DESOTO)

WHEREAS, on December 22, 2003, Paul Moore executed a promissory note payable to the order of Accredited Home Lenders, Inc.; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated December 22, 2003, executed by Paul Moore and being recorded in Book 1911 at Page 0617 of the records of the Chancery Clerk of Desoto County, Mississippi; and which aforesaid Instrument conveys to Arnold M. Weiss of Shelby County, Trustee and to Mortgage Electronic Registration Systems, Inc. as nominee for Accredited Home Lenders, Inc., as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2004-1 by an Assignment filed of record on July 27, 2011 and recorded in Book 3,324 at Page 724 in the office of the Clerk of the Chancery Court of Desoto County, Mississippi; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2004-1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of Arnold M. Weiss of Shelby County, the same having been recorded in Book 3,326 at Page 65 of the records of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 21st day of September, 2011, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East front door of the Desoto County Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in Desoto County, Mississippi, to wit:

LOT 39, SECTION B, WELLINGTON SQUARE SUBDIVISION IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 43, PAGE 12, IN THE REGISTER'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY. BEING THE SAME PROPERTY CONVEYED TO REGINA M. MOORE IN WARRANTY DEED OF RECORD IN BOOK 384, PAGE 800 DATED DECEMBER 22, 2000 AND RECORDED DECEMBER 28, 2000. ALSO COMMONLY KNOWN AS 7038 HAMPTON HORN LAKE, MS 38637 THIS CONVEYANCE IS MADE SUBJECT TO ANY AND ALL ZONING REGULATIONS, BUILDING RESTRICTIONS, SET BACK LINES, IF ANY, EASEMENTS AND RIGHTS FOR PUBLIC UTILITIES APPLICATION TO THIS PROPERTY

Indexing Instructions: Lot 39, Section B, Wellington Square Subdivision, Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi.

More commonly known as: 7038 Hampton Drive, Horn Lake, Mississippi 38637

9-21-11

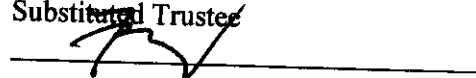
Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 22nd day of August, 2011.

Prepared by:
Floyd Healy
1405 N. Pierce, Suite 306
Little Rock, Arkansas 72207

Floyd Healy
Substituted Trustee



Insertion Dates:

August 30, 2011; September 6, 2011; September 13, 2011; and September 20, 2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

8/29/11 10:35:51
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on August 24, 2007, Vicki D. Pasco, an unmarried person, executed a deed of trust to Atty. Arnold M. Weiss, trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2,780 at Page 401 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to GMAC Mortgage, LLC by instrument dated November 17, 2009, and recorded in the office of the aforesaid Chancery Clerk in Book 3,105 at Page 388; and

WHEREAS, the aforesaid, GMAC Mortgage, LLC, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated July 25, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,329 at Page 156; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, GMAC Mortgage, LLC, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

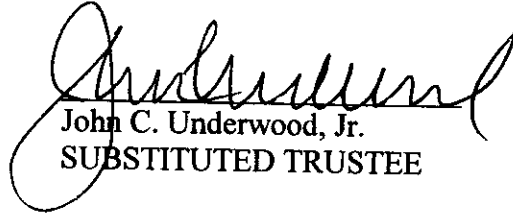
NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 21st day of September, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

9-21-11

Lot 12, Section A, Highland Grove Subdivision, situated in Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 93, Pages 6-8, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 23rd day of August, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #11050483

PUBLISH: 08/30/2011, 9/6/2011, 9/13/2011, 9/20/2011

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

8/29/11 10:35:01
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

WHEREAS, on August 14, 2003, Manuel Castillo and Esther Castillo, husband and wife, executed a deed of trust to Michael L. Riddle, trustee for the benefit of Home Loan Corporation, which deed of trust is recorded in Deed of Trust Book 1801 at Page 475 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to Mortgage Electronic Registration Systems, Inc. by instrument dated August 18, 2003, and recorded in the office of the aforesaid Chancery Clerk in Book 2015 at Page 588; and

WHEREAS, the aforesaid deed of trust was assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2004RS3 by instrument dated March 7, 2011, and recorded in the office of the aforesaid Chancery Clerk in Book 3,285 at Page 497; and

WHEREAS, the aforesaid, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2004RS3, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated July 18, 2011 and recorded in the office of the aforesaid Chancery Clerk in Book 3,328 at Page 46; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A. as Trustee for RAMP 2004RS3, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property

9-21-11

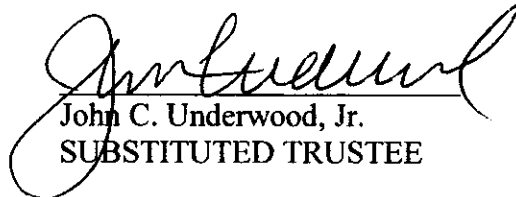
in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 21st day of September, 2011, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 51, Chateau Ridge Subdivision, in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 14, Pages 47-50, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 23rd day of August, 2011.


John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

Control #10120759

PUBLISH: 8/30/2011, 9/6/2011, 9/13/2011, 9/20/2011